

WHAT IS CLAIMED IS:

1. A method for a provider to verify a client's secret  
5 identifier, comprising the steps of:  
the client scrambles his/her predetermined secret identifier in a  
random way with random data;  
the scrambled data is transmitted to the provider; and  
the provider determines whether the client's secret identifier is  
10 present in the received scrambled data.

2. A method in accordance with Claim 1, wherein the provider  
rejects a transaction if the random data in the received scrambled data  
is substantially the same as random data received in a previous  
15 transaction corresponding to said client.

3. A method for a provider to verify a client's secret  
identifier received in scrambled data which includes the secret  
identifier scrambled with random data, comprising the steps of:  
20 determining whether the client's secret identifier is present in  
the received scrambled data;  
comparing the random data in the received scrambled data with  
previously received random data corresponding to said client; and  
authorizing a transaction if the random data in the received  
25 scrambled data is substantially different from said previously received  
random data.

4. Apparatus for a provider to verify a client's secret  
identifier, comprising:

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means for the client to scramble his/her predetermined secret identifier in a random way with random data;

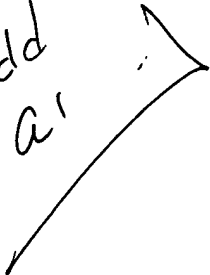
a transmitter which transmits the scrambled data to the provider;

and

- 5 a provide<sup>✓</sup> processor which is used to determine whether the client's secret identifier is present in the received scrambled data.

5. Apparatus in accordance with Claim 4, wherein the provider processor rejects a transaction if the random data in the received  
10 scrambled data is substantially the same as random data received in a previous transaction corresponding to said client.

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